

United States Bankruptcy Court  
Eastern District of California

In re:  
Rachael Adiah Hadassah Manapsal  
Debtor

Case No. 19-24999-C  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db Rachael Adiah Hadassah Manapsal, 1175 Vesuvio St, Manteca, CA 95337-9023  
aty Mark J. Hannon, 1114 W Fremont St, Stockton, CA 95203-2622  
22838738 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 78011, Phoenix AZ 85062-8011)  
22838732 Carrington College, 1313 W Robinhood Dr Ste B, Stockton CA 95207-5509  
22838742 Sears Cbna, PO Box 6217, Sioux Falls SD 57117-6217  
22838748 US Bank Hogan Loc, Oshkosh WI 54901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QMDMCGRANAHAN.COM Dec 10 2019 09:08:00 Michael D. McGranahan, PO Box 5018, Modesto, CA 95352-5018

smg EDI: EDD.COM Dec 10 2019 09:08:00 Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Dec 10 2019 09:08:00 Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952

cr +EDI: RMSC.COM Dec 10 2019 09:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

22838727 +E-mail/Text: backoffice@affirm.com Dec 10 2019 04:34:42 Affirm, 650 California St, San Francisco CA 94108-2716

22838728 E-mail/Text: backoffice@affirm.com Dec 10 2019 04:34:42 Affirm Inc, 650 California St Fl 12, San Francisco CA 94108-2716

22838729 EDI: AMEREXPR.COM Dec 10 2019 09:08:00 Amex, PO Box 981537, El Paso TX 79998-1537

22838730 EDI: BANKAMER.COM Dec 10 2019 09:08:00 Bank of America, PO Box 982238, El Paso TX 79998-2238

22838731 E-mail/Text: defaultspecialty.us@bbva.com Dec 10 2019 04:33:29 Bbva Compass, 2009 Beltline Rd SW, Decatur AL 35601-6261

22838733 EDI: CITICORP.COM Dec 10 2019 09:08:00 Citicards Cbna, PO Box 6241, Sioux Falls SD 57117-6241

22838734 EDI: WFNNB.COM Dec 10 2019 09:08:00 Comenity Bank Samuels, PO Box 182789, Columbus OH 43218-2789

22838735 EDI: WFNNB.COM Dec 10 2019 09:08:00 Comenitybank Ny Co, PO Box 182789, Columbus OH 43218-2789

22838736 EDI: NAVIENTFKASMDOE.COM Dec 10 2019 09:08:00 Dept of Ed Navient, PO Box 9635, Wilkes Barre PA 18773-9635

22838737 EDI: DISCOVER.COM Dec 10 2019 09:08:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington DE 19850-5316

22838739 EDI: CHASE.COM Dec 10 2019 09:08:00 Jpmcb Card, PO Box 15369, Wilmington DE 19850-5369

22838740 EDI: TSYS2.COM Dec 10 2019 09:08:00 Macys dsnb, PO Box 8218, Mason OH 45040-8218

22838741 EDI: RMSC.COM Dec 10 2019 09:08:00 PayPal Credit, PO Box 105658, Atlanta GA 30348-5658

22838743 EDI: RMSC.COM Dec 10 2019 09:08:00 Synchb Car Care Disc Ti, C o, PO Box 965036, Orlando FL 32896-5036

22838746 EDI: RMSC.COM Dec 10 2019 09:08:00 Synchb Walmart DC, PO Box 965024, Orlando FL 32896-5024

22838744 EDI: RMSC.COM Dec 10 2019 09:08:00 Synchb gap, PO Box 965005, Orlando FL 32896-5005

22838745 EDI: RMSC.COM Dec 10 2019 09:08:00 Synchb ppmc, PO Box 965005, Orlando FL 32896-5005

22838747 EDI: USBANKARS.COM Dec 10 2019 09:08:00 US Bank, 4325 17th Ave S, Fargo ND 58125-6200  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0972-2

User: admin  
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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0

**Information to identify the case:**Debtor 1 **Rachael Adiah Hadassah Manapsal**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5023**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of California**Case number: **19-24999****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rachael Adiah Hadassah Manapsal  
 aka Michael Ehren Manapsal  
 1175 Vesuvio St  
 Manteca, CA 95337-9023

Dated:  
12/9/19

For the Court,  
 Wayne Blackwelder , Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**